

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Norwell D. Wilson, Sr.
1143 No Bottom Rd.
Warrenton, NC 27589**

Case No. _____

Chapter 13

SS# xxx-xx-9260

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on 5-24-16.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,189.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of **\$4,500.00**. **The Attorney has received \$0.00 from the Debtor** pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Internal Revenue Service	\$10,641.17
NC Department of Revenue	\$3,098.27

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
NationStar Mortgage, LLC	195 Stagecoach Rd Warrenton, NC 27589 Warren County Owns jointly with ex-wife. Pursuant to divorced agreement, debtor is to make payments on a 1st & 2nd deed of trust. Value is debtor's 1/2 interest.	NR	Y	\$372.11	PRORATA @ 8.875%	T
Springleaf Financial Services	195 Stagecoach Rd Warrenton, NC 27589 Warren County Owns jointly with ex-wife. Pursuant to divorced agreement, debtor is to make payments on a 1st & 2nd deed of trust. Value is debtor's 1/2 interest.	NR	Y	\$130.30	PRORATA @ 13.780%	T

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Wells Fargo Auto Finance	2002 Cadillac Deville 100,000 miles	\$5,185.26	Y	\$0.00	\$0.00	\$99.04	5.5%
Quantam 3 Group LLC	Ring	\$1,000.00	Y	\$1,191.41	\$0.00	\$19.10	5.5%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
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Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 39% or **\$18,860.00 whichever is less. (due to equity)**

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☐ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Debtor proposes to pay NationStar & Springleaf on a 1st and 2nd Deed of Trust in full @ contract rate. Pursuant to separation agreement, Debtor is to make payments.

Date: 5-24-16

/s/ Donald D. Pergerson

Donald D. Pergerson 13069

Attorney for the Debtor

Address: **406 Dabney Drive
P. O. Box 2289
Henderson, N. 27536**

Telephone: **252-492-7796**

State Bar No. **13069**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

Norwell D. Wilson, Sr.

SS# xxx-xx-9260

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Debtor(s)

NOTICE TO CREDITORS
AND
PROPOSED PLAN

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Kathryn L. Bringle
Chapter 13 Trustee
Winston-Salem Division
Post Office Box 2115
Winston-Salem, NC 27102-2115

Attorney General of the United States
US Department of Justice
950 Pennsylvania Ave. NW
Washington, DC 20530-0001

BB&T
Bankruptcy Section
P.O. Box 1847
Wilson, NC 27894-1847

Credit Bureau of Greensboro
P. O. Box 26140
Greensboro, NC 27402

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

Duke Health Physicians
PO Box 900002
Raleigh, NC 27675

Duke Medicine
5213 South Alston Ave.
Durham, NC 27713

Four County Eye Associates
451 Ruin Creek Rd.
Suite 204
Henderson, NC 27536

GE Money Bank / Lowes
PO Box 103104
Roswell, GA 30076

Granville Medical Center
PO Box 947
Oxford, NC 27565

Granville Urology Assoc.
568 Ruin Creek Rd
Suite 121
Henderson, NC 27536

Henderson Emergency Physicians, PLLC
PO Box 80010
Philadelphia, PA 19101

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

LVNV Funding LLC
P.O. Box 10587
Greenville, SC 29603-0587

LVNV Funding LLC
P.O. Box 10587
Greenville, SC 29603-0587

Maria Parham Medical Center
PO Box 59
Henderson, NC 27536

N.C. Employment Security Commission
PO Box 26504
Raleigh, NC 27611

NationStar Mortgage, LLC
Attn: Bankruptcy Dept.
PO Box 630267
Irving, TX 75063

NC Department of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

NC Department of Revenue
P.O. Box 25000
Raleigh, NC 27640-0002

One Main Financial
FKA: Citifinancial
136 West Andrews Ave.
Henderson, NC 27536

Private Diagnostic Clinic
P.O. Box 63362
Charlotte, NC 28263-3362

Quantam 3 Group, LLC
12006 98th Ave NE
Suite 200
Kirkland, WA 98034

Reginald S.Hinton
Process Agent For NC Dept.Of Revenue
Post Office Box 25000
Raleigh, NC 27640-5000

Rex Heart and Vascular
2500 Blue Ridge Rd.
Suite 219
Raleigh, NC 27607

Rex Hospital
PO Box 71058
Charlotte, NC 28272-1058

Springleaf Financial
FKA American General Finance
891 S. Beckford Dr. Ste B
Henderson, NC 27536

Springleaf Financial Services
PO Box 3251
Evansville, IN 47731

Tractor Supply Credit Plan
Processing Center
Des Moines, IA 50364-0001

Triangle Orthopaedic Associates, PA
120 William Penn Plaza
Durham, NC 27704-2150

US Attorney
Middle District of NC
101 South Edgeworth St.-4th Floor
Greensboro, NC 27401

Vance County Ambulance Service
122 Young St.
Suite B
Henderson, NC 27536

Verizon Wireless
Bankruptcy Dept.
500 Technology Dr.
Suite # 550
Saint Charles, MO 63304-2225

Wake Radiology Consultants,P.A.
P.O.Box 19368
Raleigh, NC 27619-9368

Warren County Tax Collector
P. O. Box 240
Warrenton, NC 27589

Wells Fargo Auto Finance
PO Box 29704
Phoenix, AZ 85038-9704

Date: 5-24-16

/s/ Donald D. Pergerson

Donald D. Pergerson 13069